

Information to identify the case:

Debtor 1	Susan Zajac	Social Security number or ITIN	xxx-xx-5855
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-15223-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Susan Zajac

5/16/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Susan Zajac
Debtor

Case No. 17-15223-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 16, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2022:

Recip ID	Recipient Name and Address
db	Susan Zajac, 52 Roosevelt St, Freehold, NJ 07728-7751
cr	+ Santander Bank NA, c/o Loren L. Speziale, Esq., 33 S. 7th Street, Allentown, PA 18101-2436
516707144	Assistant Attorney General, 555 4th St NW Rm 6126, Washington, DC 20001-2733
516790789	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
516707147	Ditech Financial, LLC, PO Box 6154, Rapid City, SD 57709-6154
516707153	Nicole Zajac, 78 Mermaid Dr, Manahawkin, NJ 08050-1853
516707154	Richard Zajac, 52 Roosevelt St, Freehold, NJ 07728-7751
519313979	Santander Bank, N.A., POB 847051, Boston, MA 02284-7051
516781402	+ Santander Bank, N.A., c/o Loren Speziale, 33 S. Seventh Street, Allentown, PA 18101-2436
516921130	US Attorney's Office, 970 Broad St Rm 700, Newark, NJ 07102-2534

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 16 2022 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 16 2022 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516707146	EDI: CITICORP.COM	May 17 2022 00:28:00	Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
516951711	EDI: Q3G.COM	May 17 2022 00:28:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516722236	EDI: IRS.COM	May 17 2022 00:28:00	Dept. of the Treasury, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
516707152	EDI: JPMORGANCHASE	May 17 2022 00:28:00	Marriott Rewards, PO Box 1423, Charlotte, NC 28201-1423
516707145	EDI: JPMORGANCHASE	May 17 2022 00:28:00	Chase Auto Finance, PO Box 901076, Fort Worth, TX 76101-2076
516905010	Email/PDF: resurgentbknofications@resurgent.com	May 16 2022 20:40:21	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516707150	Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 16 2022 20:38:00	Lexus Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
516707151	EDI: CITICORP.COM	May 17 2022 00:28:00	Macys Stars Reward, Attn: Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
516963107	EDI: PRA.COM	May 17 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541

District/off: 0312-3 User: admin Page 2 of 3
Date Rcvd: May 16, 2022 Form ID: 3180W Total Noticed: 29

516961929	EDI: PRA.COM	May 17 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
516707155	Email/Text: enotifications@santanderconsumerusa.com	May 16 2022 20:39:00	Santander Bank, PO Box 961245, Fort Worth, TX 76161-0244
516783451	+ Email/Text: DefitBkr@santander.us	May 16 2022 20:38:00	Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
516707156	EDI: CITICORP.COM	May 17 2022 00:28:00	Sears, PO Box 6286, Sioux Falls, SD 57117-6286
516934719	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	May 16 2022 20:38:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518473093	Email/PDF: bncnotices@becket-lee.com	May 16 2022 20:40:50	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516707157	Email/Text: usanj.njbankr@usdoj.gov	May 16 2022 20:39:00	U.S. Attorney's Office, 970 Broad St Rm 700, Newark, NJ 07102-2534
516866022	+ EDI: AIS.COM	May 17 2022 00:28:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516921131	*	Assistant Attorney General, 555 4th St NW Rm 6126, Washington, DC 20001-2733
517189352	*	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
516921129	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, IRS, 955 S Springfield Ave, Springfield, NJ 07081-3570
516707149	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, IRS, PO Box 21126, Philadelphia, PA 19114-0326
516921128	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, IRS, PO Box 21126, Philadelphia, PA 19114-0326
516707148	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, 955 S Springfield Ave, Springfield, NJ 07081-3570

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com

District/off: 0312-3

User: admin

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Denise E. Carlon

on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

John Michael McDonnell

on behalf of Debtor Susan Zajac jmcdonnell@mchfirm.com

Kevin Gordon McDonald

on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Loren L. Speziale

on behalf of Creditor Santander Bank NA lspeziale@grossmcginley.com jkacsur@grossmcginley.com

Sindi Mncina

on behalf of Creditor JPMORGAN CHASE BANK N.A. smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8